



K A N S A S

JOHN P. SMITH, ADMINISTRATOR

DEPARTMENT OF CREDIT UNIONS

KATHLEEN SEBELIUS, GOVERNOR

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TO: Management of Kansas chartered credit unions

SUBJECT: Third Quarter 2007 Call Report Statistics

There are now 87 state chartered natural person credit unions in Kansas. This is a decline of two credit unions since the second quarter statistics were reported. Nationwide there are a total of 8,163 federally insured credit unions (FICUs) of which 3095 are state chartered (FISCUs). The number for all FICUs has fallen by 199 credit unions since 12/31/06, including 78 state chartered cu's.

Asset growth slowed further in the third quarter both for Kansas credit unions and for all FICUs. 9/30/07 assets for Kansas credit unions totaled \$2,955,486,407. This number has increased by \$13,338,894. since 6/30/07 for a growth of 0.45% (1.81% annualized). During the same timeframe assets for all FICUs have increased by an annualized rate of 2.04%.

Over the past 12 months loans in Kansas credit unions have increased by \$72,135,592. This is a growth rate of 3.56% compared to the 6.41% rate nationwide for all FICUs.

Kansas credit unions continue to face the challenge of higher than average delinquency, however earnings are now above the average. The average delinquency for Kansas credit unions rose to 1.14% compared to an average of 0.76% for all FICUs nationwide. The annualized YTD return on average assets for Kansas credit unions improved by 7 bp. to an average of 0.82%, while the average for all FICUs remained at 0.75%.

The average net worth to total asset ratio for Kansas chartered credit unions rose 17 bp. to 12.47% during the third quarter. The ratio for all FICUs was 11.50%.

Below are numbers for recent quarter ending dates and the current quarter end data.

	KANSAS CHARTERED CREDIT UNIONS				ALL FEDERALLY INSURED CREDIT UNIONS
	9/30/06	3/31/07	6/30/07	9/30/07	9/30/07
Total Loans	\$2,028,722,093	\$2,015,103,728	\$2,057,760,779	\$2,100,843,953	\$519,201,267,346
Total Shares	\$2,326,387,751	\$2,473,718,054	\$2,494,406,091	\$2,493,904,883	\$628,102,618,329
Total Delinquency	\$18,135,389	\$19,037,451	\$21,607,732	\$23,892,417	\$4,241,478,739
Total Net Worth	\$347,057,255	\$354,991,178	\$361,346,564	\$368,028,518	\$85,218,033,858
Total Assets	\$2,792,337,905	\$2,916,367,337	\$2,942,147,728	\$2,955,486,407	\$744,429,724,445
Membership	494,305	502,900	504,205	506,629	86,969,565

/s/ Richard N. Yadon

Richard N. Yadon, Financial Examiner Administrator

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